

Date

Insured name
Address 1
Address 2
City, State Zip

Re: New York Medicare Supplement Notice of Rate Increase
Policy:
Certificate:

Dear (Insured Name),

Transamerica Financial Life Insurance Company will be filing a proposed rate adjustment for your New York Medicare Supplement Plan with the New York State Department of Financial Services, no sooner than June 13, 2014.

Explanation for Rate Change: Each year, we examine the experience of this block of business and compare it to what was expected. In addition, an assumption is made for medical trend for the upcoming year. Over the past year, the experience loss ratio was 78.1%, compared to an expected loss ratio of 75%. An adjustment (3.8%) to bring the loss ratio back to 75% plus an adjustment for expected medical trend (3.7%), yields the rate increase requested of 7.5%.

The following table contains the proposed rate adjustment to the Pre-Standard Medicare Supplement Plan(s).

<u>Plans</u>	<u>Change Requested</u>
Pre-Standard	7.5%

The Company prepared a narrative summary that provides a detailed, plain English explanation of the reasons for the Transamerica Financial Life proposed rate adjustment. Please note that the Superintendent of Financial Services may approve the proposed rate changes as requested, modify the proposed rate changes, or disapprove the proposed rate changes in its entirety. We will provide you with at least 60 days advance written notice of the premium rate adjustment that the Superintendent ultimately approves.

The policyholder has 30 days from the date the Company submits its proposed rate adjustment filing to the Superintendent, which will be submitted no sooner than June 13, 2014, to contact the insurer or the Department to request additional information or to submit written comments. The policyholder should include the name of the insurer, "Transamerica Financial Life Insurance Company" and their policy, Medicare Supplemental Plan, and their written comments to the Department of Financial Services. Written comments submitted to Department of Financial Services will be posted on the Department's website with personal identifying information removed.

The policyholder may contact the Company to determine the start and conclusion of the 30 day comment period.

Contact information for the New York State Department of Financial Services and the Transamerica Financial Life Insurance Company is as follows:

Health Bureau - - Premium Rate Adjustments
New York State Department of Financial Services
One Commerce Plaza
Albany, NY 12257
Website: <https://myportal.dfs.ny.gov/web/prior-approval/welcome>
Email: PremiumRateIncreases@dfs.ny.gov

To submit an online comment to the Department of Financial Services, use the following link:
<https://myportal.dfs.ny.gov/web/prior-approval/submit-a-comment>

Transamerica Financial Life Insurance Company
100 Light Street, Floor B1
Baltimore, MD 21202
Website: www.medsuppinfo.com
Email: admsservicecenter@aegonusa.com

Sincerely,



Colleen R. Gizinski